

**Information to identify the case:**

Debtor 1	<b>Dolores A. Garcia</b>	Social Security number or ITIN	xxx-xx-5868
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>18-31348-ABA</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dolores A. Garcia

2/1/19

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dolores A. Garcia  
 Debtor

Case No. 18-31348-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Feb 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 03, 2019.

db Dolores A. Garcia, 108 E Maryland Ave, Rio Grande, NJ 08242-1310  
 517838134 Best Buy Credit Services, PO Box 790441, Saint Louis, MO 63179-0441  
 517872127 +Deutsche Bank National Trust Company, Kevin G. McDonald, Esquire,  
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 517838137 EOS CCA, PO Box 981025, Boston, MA 02298-1025  
 517872109 +Medallion Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517838141 Systems & Services Technologies, PO Box 5493, Carol Stream, IL 60197-5493  
 517838142 Tractor Supply/CBNA, PO Box 6403, Sioux Falls, SD 57117-6403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2019 02:05:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2019 02:05:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517838132 EDI: RMSC.COM Feb 02 2019 06:28:00 Amazon/Synchrony Bank, ATTN: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 517838133 EDI: TSYS2.COM Feb 02 2019 06:28:00 Barclays Bank Delaware, PO Box 8802,  
 Wilmington, DE 19899-8802  
 517838135 EDI: CAPITALONE.COM Feb 02 2019 06:28:00 Capital One Bank (USA), N.A., PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 517838136 EDI: RMSC.COM Feb 02 2019 06:28:00 Care Credit/Synchrony Bank, Attn: Bankruptcy Dept,  
 PO Box 965061, Orlando, FL 32896-5061  
 517838138 E-mail/Text: bk@lendingclub.com Feb 02 2019 02:06:34 Lending Club Corporation,  
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985  
 517838139 EDI: RMSC.COM Feb 02 2019 06:28:00 Lowes/Synchrony Bank, ATTN: Bankruptcy Dept.,  
 PO Box 965060, Orlando, FL 32896-5060  
 517838140 EDI: RMSC.COM Feb 02 2019 06:28:00 PayPal/Synchrony Bank, Attn: Bankruptcy Dept,  
 PO Box 965060, Orlando, FL 32896-5060  
 517838861 +EDI: RMSC.COM Feb 02 2019 06:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517838143 EDI: USBANKARS.COM Feb 02 2019 06:28:00 US Bank Home Mortgage, 4801 Frederica St,  
 Owensboro, KY 42301-7441  
 517838144 EDI: RMSC.COM Feb 02 2019 06:28:00 Walmart-Synchrony Bank, PO Box 965060,  
 Orlando, FL 32896-5060

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 03, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Medallion Bank dcarlon@kmlawgroup.com,  
 bkgroupp@kmlawgroup.com  
 Rebecca Ann Solarz on behalf of Creditor Medallion Bank rsolarz@kmlawgroup.com  
 Thomas J Subranni trustee@subranni.com,  
 ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
 Thomas J Subranni on behalf of Trustee Thomas J Subranni trustee@subranni.com,  
 ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 19

Date Rcvd: Feb 01, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Victoria A. Steffen on behalf of Debtor Dolores A. Garcia vsteffen@verizon.net,  
G30369@notify.cincompass.com

TOTAL: 6